THE ECONOMIST.

SHEWING,

In a VARIETY of ESTIMATES,

FROM

Fourſcore Pounds a Year to upwards of 800l.

how comfortably and genteely a Family may live with Frugality for a little Money.

TOGETHER

With the cheapeſt Method of keeping Horſes and Carriages.

By a GENTLEMAN of EXPERIENCE.

THE FIFTEENTH EDITION.

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BRITISH MUSEUM

To the READER.

IF any part of the following eſtimates is thought to be too high or too low, the author begs it may be conſidered, that our wants are widely different, ſome chuſing to indulge in one thing, ſome in another; adding therefore or ſubtracting a trifle from any article will remedy the defect, and yet leave the groſs ſum nearly the ſame.

THE

ECONOMIST.

MANY families having been brought to beggary, for want of a neceſſary economy in the regulation of their domeſtic expences; and numbers of perſons feeling the diſtreſſes of poverty, even in the midſt of affluence, at leaſt at a time when their incomes afford them a happy competency; and all through a want of prudently laying out the little it has pleaſed Providence to bleſs them with; the author of the following pages, whoſe knowledge of the world and experience in life have taught him diſcretion, here lays before the public ſuch eſtimates of family-expences, as, if attended to, will infallibly tend to the comfort and happineſs of thouſands; they will teach the reader how to make a little go a great way, and ſhew him what expenees he may enter into, conſiſtent with his fortune and ſituation in life. He has not drawn a line for the very poor, as their neceſſities will be the beſt directors; but has confined himſelf to the mercantile and middling claſs, who ſtand moſt in need of advice. As to large overgrown fortunes, without the utmoſt extravagance, it is almoſt impoſſible to impair *them*, he therefore ſhall content himſelf with ſhewing what may be done with incomes from 80l. a year to one thouſand only.

Number I.

An eſtimate of the expence which a family may enter into, whoſe income, either from trade or otherwiſe, may amount to 400l. annually, and which will maintain them comfortably. The family to conſiſt of a man, his wife, four children, and a ſervant.

	Weekly. £.	s.	d.
Bread for 7 perſons, one penny per head, daily *	0	4	1
Butter ditto, one penny each	0	4	1
Cheeſe ditto, one farthing each	0	1	0¼
Roots, herbs, ſalt, vinegar, muſtard, pickles, oil, ſpices, and grocery, except tea and ſugar, per head, three farthings	0	3	0¾
Meat or fiſh ¾lb. each at 5d. per lb.	0	15	3¾
Soap, ſtarch, and blue for the family, and waſhing all manner of things at home and abroad	0	8	2
Milk, one day with another, 1½d.	0	0	10½
Thread, needles, pins, tapes, worſteds, bindings, and all ſorts of haberdaſhery	0	1	9
Eggs	0	0	4
Flour	0	0	7
Small-beer at 11s. per barrel, 11 gallons	0	2	9
Strong-beer for family and friends	0	1	9
Sand, fuller's-earth, whiting, ſmall-coal, and brick-duſt	0	0	2½
Tea	0	2	6
Sugar	0	2	0
	2	8	5¼

* *Suppoſing bread at a moderate price.*

Coals

	£.	s.	d.
Brought over	2	8	5½
Coals (two fires burning in winter, one only in ſummer, two buſhels a week parlour fire for eight months, three buſhels for kitchen, the year round, about five* chaldrons per annum, if bought at a cheap time, 1l. 15s. per chaldron)	0	3	6½
Candles and lamps for ſhop, &c.	0	3	6
Repair of furniture, table-linen, ſheets, and all utenſils	0	1	6
Weekly	2	17	0½
2l. 17s. 0½d. per week, is per annum	148	6	2
Entertainment for friends	6	0	0
Cloaths of all kinds for the maſter of the family	16	0	0
Ditto for the miſtreſs	16	0	0
Ditto for 4 children, 7l. each	28	0	0
Lying-in expences, 10l. ſuppoſe once in two years	5	0	0
Pocket expences for the maſter, including letters, 4s. per week	10	8	0
Ditto for the miſtreſs and the four children	5	4	0
Phyſic for the whole family and any expence by illneſs, one year with another	6	0	0
Shaving, hair-cutting, and cleaning ſhoes	2	10	0
Schooling for the children	8	0	0
Maid's wages, tea included	6	0	0
Man to ſhut up ſhop and go of errands occaſionally	5	4	0
Standing rent and taxes, about	50	0	0
Expences of trade with cuſtomers, travelling charges, chriſtmas-box money, pens, &c. ſuppoſe for even money	7	7	10
Annually	320	0	0

* *Frugality in this article, as in all others, muſt be uſed.*

Sundries

	£.	s.	d.
Brought over	320	0	0
Sundries	5	0	0
There muſt be laid up one year with another for 20 years, in order to leave each child, and a widow, if there ſhould be one, 500l. a piece	75	0	0
	400	0	0

Note. *For every child leſs than four, may be ſubtracted from the aforeſaid ſum, according to the foregoing eſtimate, and for every child more than four muſt be added, as follows;*

Maintenance for each child, per annum .	20	0	0
Cloaths	7	0	0
	27	0	0

An additional maid-ſervant, by the foregoing eſtimate, will add to the expenee.

Maintenance	18	0	0
Wages	6	0	0
	24	0	0

The addition of a man-ſervant out of livery.

Maintenance	18	0	0
Wages	9	0	0
	27	0	0
Deduct the man allowed for ſhutting ſhop, as there will then be no occaſion for ſuch a perſon	5	4	0
	21	16	0

Thus,

Thus, the expence of a family, consisting of a master, mistress, and four children, two maids and a man, according to the foregoing estimate, will be, as per N° I.

	£.	s.	d.
Annually	325*	0	0
A second maid	24	0	0
A man	21	16	0
	370	16	0

* *No allowance is here made for bad debts, as there must be a neat income of 325l. per annum to support this expence: whatever is got by lodgers lessens this estimate, and is a gain.*

Number II.

An estimate of the expences of the same family, on a different plan, when not in trade.

	£.	s.	d.
Three children at boarding-school, 16l. per annum each	48	0	0
Extra expences for thread, pins, books, pocket-money and breaking up	6	0	0
Cloaths for the three	21	0	0
Infant at nurse, at 4s. per week	10	8	0
Extra expences for the infant	1	0	0
Cloaths for ditto	3	0	0
Lodging and board for the man and his wife in a decent family	60	0	0
Tea and sugar 2s. 6d. per week	6	10	0
Coals and candles	5	0	0
Washing abroad	6	10	0
Shoes cleaning and barber, 10s. per quarter	2	0	0
Annually	169	8	0

To

	£.	s.	d.
Brought over	169	8	0
To the ſervant of the family	1	1	0
Cloaths for maſter and miſtreſs	32	0	0
Apothecary for the whole, one year with another	6	0	0
Pocket expences for man and wife	10	0	0
	218	9	0

Entertainment of friends is omitted, as it will not, in this manner of living, be expected

Thus a man and his wife may ſpend their ſummer in the country, and their winter in town, with the difference of carriage backwards and forwards once a year 3 0 0

For	220	9	0
A man-ſervant may be kept, as before, for nearly the ſame money, viz. board wages, 7s. per week 18l. 19s.			
Wages with a livery 10l.			
Lodging for a man 3l.	31	19	0
	252	8	0

NUMBER III.

An eſtimate of the expences attending a family conſiſting of a man, his wife, four children, two maid-ſervants and a man, living with credit as a private gentleman, and keeping two of his children at ſchool.

Bread for 7 perſons, *quarter loaf daily*, 7½d.	0	4	6
Butter, 7lb. per week, at 10d. per lb. on an average	0	5	10
	0	10	4

Cheeſe

	£.	s.	d.
Brought over	0	10	4
Cheeſe, 3lb. per week at 6d. per lb.	0	1	6
Meat, allowing a joint every day	1	1	0
Fiſh and fowl occaſionally, for ſupper or otherwiſe	0	10	6
Roots and herbs (ſallad and fruit occaſionally)	0	3	6
Oil, vinegar, muſtard, pickles, ſpices, and ſalt	0	2	6
Tea	0	4	0
Sugar for tea, at 10d. per lb.	0	1	8
Sugar for ſundry things in family	0	2	0
Small beer, at 12s. the barrel	0	4	6
Milk	0	1	6
Soap, ſtarch, &c. for the family, and waſhing all manner of things at home and abroad	0	9	0
Thread, needles, pins, and all ſorts of haberdaſhery	0	2	6
Eggs	0	1	0
Flour	0	1	3
Sand, fuller's earth, brickduſt, whiting, and wood	0	0	6
Coals, 10 chaldron per annum, at 1l. 16s. per chaldron, on an average, about	0	7	0
Candles for the parlour, &c. the year through, one week with another	0	3	2
Powder and Pomatum, and blacking for ſhoes, and pins for hair	0	1	0
Hair-cutting and dreſſing for the family	0	4	0
Repairs of houſehold furniture, &c.	0	1	0
Wine or punch, and ſtrong beer, lemons, &c.	0	14	0
Weekly	5	10	5
5l. 10s. 5d. per week is per annum	287	1	8
Two children at ſchool, at 20l. each	40	0	0
Extra expences, breaking up, &c. and being at home in the holidays	8	0	0
Annually	335	1	8

	£.	s.	d.
Brought over	335	1	8
Cloaths for four children at 10l. each	40	0	0
Cloaths for the man and his wife	50	0	0
Man's pocket money	26	0	0
Lady's ditto	13	0	0
Maids, their wages	14	0	0
Man's ditto and livery	20	0	0
House-rent and taxes in town	60	0	0
Entertainments for friends	24	0	0
Physic for the family	10	0	0
Sundry other expences, with an occasional lying-in once a year, for even money	20	18	4
	613	0	0
The addition of a country house, if at a distance, with gardening, will add about	40	0	0
A person to take care of it, board wages, and wages	24	0	0
Expences up and down once a year, about	6	0	0
	683	0	0
Expence of a chariot, as per N° VIII.	134	10	10
	817	0	10

NUMBER IV.

The expence of keeping a horse at livery in London.

Six months hay and corn at livery, at 10s. 6d. per week	13	13	0
Hostler	1	1	0
Seven sets of shoes while in use, at 2s. 4d.	0	16	4
Bleeding, &c.	0	5	0
Twenty weeks straw used during the winter	2	0	0
Taking backward and forward to grass	0	4	0
Six weeks spring grass, at 4s. per week	1	4	0
Sadler, whips, &c.	0	5	0
	19	8	4

NUM-

Number V.

An eſtimate, if kept in a ſtable.

	s.	d.	Annually.
A truſs of ſtraw, per week .	1	0	
Two truſſes and half of hay .	5	0	
¾ of a peck of corn, at 1l. 1s. per quarter, each day . .	3	6	
Stabling, at leaſt . .	1	0	
Man to look after him . .	2	6	
			£. s. d.
26 weeks at	13	0	per week 16 18 0
Other articles the ſame.			
Shoeing			0 16 4
Bleeding, &c.			0 5 0
Twenty weeks ſtraw yard . . .			2 0 0
Taking to ſtraw yard, and fetching home .			0 4 0
Six weeks ſpring graſs			1 4 0
Sadler, whips, &c.			0 5 0
			21 12 4

Note. There is always an expence attending the keeping a horſe while abroad; this, by having him in your own ſtable, may occaſionally ſave you a feed of corn, or a little hay; if he ſtands at livery, they make no deduction unleſs he is abſent a night. The expences of turnpikes &c. alſo muſt be thought of.

NUMBER VI.

A one-horſe chaiſe may be kept for a ſmall additional expence. Livery ſtable keepers will often charge 12 ſhillings per week for a draught-horſe, but many places may be found, where they will do juſtice by the beaſt, and keep him for half a guinea a week.

The additional expence then will be only

	£.	s.	d.
Duty of the wheels	2	0	0
Oiling and cleaning once a fortnight, 1s. 6d. each time, for ſix months	0	18	0
Standing, as the liverymen will give this, if he keeps your horſe	0	0	0
Wheels (a pair in two years) by giving the old ones	1	0	0
Harneſs-maker and coach-maker, for even money	1	2	0
Wear and tear of the chaiſe, about	5	0	0
Annually	10	0	0

Note. A new chaiſe will laſt about 5 years with care.

NUMBER VII.

The expence of keeping a chariot or poſt-chaiſe.

If the horſes are kept at livery, the cuſtomary charge is now, per week, for each horſe, 12s. the two, 1l. 4s. (chariot's ſtanding included)	1	4	0
Hoſtler will expect	0	1	0
Farrier, if uſed all the year round, for ſhoes	0	1	7
Oil and greaſe	0	0	6
Weekly	1	7	1
1l. 7s. 1d. per week, is per annum	70	8	4
Duty of wheels	4	0	0
Set of wheels, 6l. once in two years	3	0	0
	77	8	4

	£.	s.	d.
Brought over	77	8	4
Harneſs-maker, and coach-maker, and whips, about	2	0	0
Wear and tear of chariot, and painting	15	0	0
Wear and tear of horſes	10	0	0
	104	8	4
Coachman's wages	16	0	0
Board wages, or board at home, much the ſame	18	0	0
Livery	8	0	0
Annually	146	8	4

The price of a job uſed to be, for horſes only, for 4 weeks 10l.
For carriage and horſes 12l.

Coach-maſters now charge	14l.	per annum	182	0	0
Coachman will expect			3	3	0
Great-coat and hat			4	17	0
			190	0	0

Number VIII.

The expence of keeping a poſt-chaiſe or chariot in your own ſtable. Annually.

Two truſſes and ½ a week for each horſe, that is, allowing 10 truſſes for waſte, 7 load and ½, which, if bought at a cheap time, may be had for 2l. 10s. per load	18	15	0
Two truſſes of ſtraw per week, or about three loads per annum	3	3	0
One peck of corn each day for each horſe, at 9 buſhels to the quarter, is 20 quarters, 2 buſhels the year, which may be bought on an average for 1l. 1s. per quarter, about	21	4	6
Beans are not neceſſary, unleſs your horſes are very hard worked.			
	43	2	6

	£.	s.	d.
Brought over	43	2	6
Shoeing, as before, 1s. 7d. per week, per annum	4	2	4
Oil and greaſe ditto	1	6	0
Stabling	10	0	0
Duty of wheels	4	0	0
Wheels	3	0	0
Harneſs-maker	2	0	0
Wear and tear of horſes and carriage	25	0	0
	92	10	10
If you chooſe to keep a coachman, beſides a footman, for many make their coachman wait at table, &c. the additional expence will be, as before	42	0	0
Annually *	134	10	10

NUMBER IX.

A man and his wife without children, who earn 1*l.* 6*s.* 6*d. per week, or one with a child who earns* 1*l.* 11*s.* 6*d. may live comfortably, as follows, in London, and appear genteel, or better if in the country.*

Board for two perſons	40	0	0
Tea and ſugar	4	16	0
Coals and candles	2	10	0
Cloaths for the man and wife	10	0	0
Servant of the family	0	10	0
Waſhing	5	0	0
Pocket expences for both	2	12	0
Apothecary	2	0	0
	67	8	0

* *If a family reſides wholly in the country, and a few acres of land adjoin to the houſe, a carriage and a pair of horſes may be kept, with prudence, exclusive of the coachman, for conſiderably leſs.*

If

	£.	s.	d.
Brought over	67	8	0
If they have any children they may put them out, and find them in cloaths for about 13l. a year each; if therefore they have one child the additional expence will be . .	13	0	0
	80	8	0

NUMBER IX.

A man and his wife, with four children and one maid, who live by trade, and whose trade brings in but 200l. a year, must conform in the following manner:

	s.	d.	
Bread as per N° I. . . .	4	1	
Butter, 3lb. per week, at 7d. per lb.	1	9	
Cheese, 3lb. per week . .	1	3	
Meat, three joints a week . .	7	6	
Fish and bacon	3	0	
Roots and herbs, and decoraments of the table	1	0	
Thread, pins, and all haberdashery	1	0	
Soap and starch, &c. . . .	3	0	
Milk	0	7	
Flour and eggs	0	11	
Sand, whiting, &c. . . .	0	1	
Small beer	2	3	
Coals, one fire, two bushels per week	2	0	
Repair of furniture, &c. as per N° I.	1	0	
Tea and sugar	3	0	
Candles	2	6	Annually.
			£. s. d.
Weekly,	1	14	11	90 15 8
Cloaths for the master				8 0 0
Ditto the mistress				8 0 0
				106 15 8

	£.	s.	d.
Brought over	106	15	8
Cloaths for four children	12	0	0
Maids wages	5	0	0
Pocket expences for the maſter	5	0	0
Ditto for the miſtreſs and children	2	12	0
Schooling for the children	3	0	0
Phyſic for the family	4	0	0
Entertainment for friends	4	0	0
Expences of lying-in are chiefly defrayed by the preſents of goſſips	3	0	0
Rent and taxes, excluſive of lodgers	15	0	0
	160	7	8
Expences of trade, as per N° I. for even money	3	12	4
	164	0	0
He may then lay by for the children, per ann.	36	0	0
	200	0	0

NUMBER XI.

A gentleman with frugality may, even with a wife, four children, and four ſervants, make an appearance in life equal to a perſon of twice his fortune, by buying things at the firſt hand, paying ready money for every article, and going as it is called, the neareſt way to work.*

Thus, ſuppoſing him to live all the year in the country, he may keep two of his children at boarding ſchool, drink wine every day at his table, and keep a carriage and three horſes, for the annual ſum of £450.

	Weekly.		
Bread for eight perſons daily, 8d.	0	4	8
Cheeſe, 6lb. per week, at 5d. per lb.	0	2	6
	0	7	2

* *Tradeſmen, particularly butchers, bakers, and chandlers, are apt in bills of long ſtanding to make additions occaſionally, to help out, as they ſay, for intereſt money.*

	£.	s.	d.
Brought over	0	7	2
Meat or fish ¾lb. per head, a day, at 5d. per lb. that is 3s. 4d. per day *	1	3	4
Salt, vinegar, oil (pickles made at home) spices and grocery, except tea and sugar	0	1	6
Tea and sugar (including visitors)	0	5	0
Soap, starch, &c. for the family, and washing all things at home and abroad (men to wash themselves)	0	8	0
Coals, about 7 chaldron and half the year, at 21. per chaldron, about	0	5	7
Candles, the year through	0	3	0
Thread, needles, pins, &c. and all sorts of haberdashery	0	1	6
Flour	0	1	2
Sand, fuller's earth, whiting, brickdust	0	0	3
Repairs of houshold furniture, as table linen, sheets, and all utensils, garden-tools, &c.	0	1	6
Ale for the family and friends †	0	5	6
Weekly	3	3	6

* *This estimate is rather low for a gentleman's table, but when it is considered, that the keeping of ducks, fowls, &c. and a few pigs, will furnish the table at a little expence, it will be thought sufficient.* Note. *No charge is made for meat for fowls or fattening pigs, as that expence will be paid by what is saved from the butcher's bills. Offal corn may be bought at the miller's for half the price of sound corn, and it will feed poultry equally as well: and the pigs may be kept till fattening time with the skimmed milk and the refuse of the garden.*

† *The family must brew at home; in this estimate 9 gallons of ale, and 18 gallons of small beer, is allowed to be drank in a fortnight, the produce of two bushels of malt. The grain and yeast will pay for fire.*

Note. No charge is here made for butter, as two cows muſt be kept, and one contrived to calve when the other gets dry; nor is any charge made for vegetables or ſeeds, as the garden is ſuppoſed to furniſh theſe.

	£.	s.	d.
3l. 3s. 6d. per week, is per annum	165	2	0
Maid's wages 6l. and girl's 3l.	9	0	0
Man's wages, (to ſerve as coachman, gardener, &c.) *	9	0	0
Livery for man	6	0	0
Boy's wages and livery	7	0	0
Cloaths for maſter and miſtreſs	40	0	0
Ditto for four children	28	0	0
Pocket-expences for maſter	10	0	0
Ditto for miſtreſs and children	6	0	0
Hair-cutting, (maſter to ſhave himſelf and dreſs his own hair, and his lady to dreſs her own hair)	0	10	0
Apothecary (engaged by the year, no bill ſent in)	4	0	0
Schooling for two children, (the other two taught by their parents)	32	0	0
Extra-expences attending children at ſchool	3	0	0
Rent of a houſe, with 8 acres of meadow, including taxes and keeping up fences	30	0	0
	349	12	0
Sundries (including expences when abroad with the carriage, entertainment of friends, and other indulgencies, except wine) for even money	44	14	9
	394	6	9

* *It may probably be alledged, that this allowance, equally with others, is too ſmall, but we are not to judge by what wages others pay, but by that for which ſervants in the country may be got.*

Wine

	£.	d.
Brought over	394	9
Wine (allowing five bottles a week, half of it Port-wine, half made wine) if a pipe is bought between two or three friends, and bottled at home, will not ſtand the buyer in more than 1s. 5d. a bottle, the made wine half the price, together 5s. 3¼d. per week *, that is per annum	13	16 3
	408	3 0
Getting in hay and thatching it, ſuppoſing five acres to be mowed, with the aſſiſtance of the family and your own horſes . .	1	5 0
Manure	1	0 0
Annually	410	8 0
Blackſmith (3 ſets of ſhoes per month for 3 horſes, at 2s. per ſet) per annum . .	3	12 0
Bleeding and phyſic † . . .	1	0 0
Wheels ‖	1	0 0
Duty	4	0 0
Harneſs maker	1	0 0
Wear and tear of horſes and carriage .	12	0 0
Note. Horſes muſt be bought for about 16l. each, and a good genteel ſecond-hand carriage may often be met with for about 20l.		
	433	0 0

* *No allowance is made for ſpirituous liquors, as what is ſaved in wine will defray that expence.*

† *The* Gentleman's Pocket Farrier, *ſold by* J. BELL, *bookſeller, in the Strand, London, will direct how to cure an ailing horſe at even a leſs expence than this. Every remedy in that book has been proved experimentally efficacious. Note, it is ſo ſmall as to lie in a pocket-book.*

‖ *By applying to ſome wheelers, you may change your ſet of wheels every year (for a ſtrong ſecond-hand ſet) giving the old ones, for* 1l. *per ſet.*

	£.	s.	d.
Brought over	433	0	0
Corn and chaff *	16	0	0
Greaſe and oil for carriage	1	0	0
No allowance for ſtraw, as if horſes are to lie occaſionally in the ſtable, they will lie cooleſt and beſt upon fern, which the man and boy may cut upon the neighbouring common. Nor is allowance made for hay, as the meadows will yield ſufficient for horſes and cows.			
	450	0	0

It is needleſs to ſay what ſhould be laid up for children, as every man's fortune will beſt direct him in this.

* *The horſes may lay out at night, for though they will not look quite ſo ſleek, they will continue better in health. In this caſe, with moderate exerciſe, and the uſe of chaff, which may be cut at home, half a peck of corn will be ſufficient for each horſe, which, if bought at* 20*s. per quarter* (9 *gallon meaſure*) *will amount to no more than about* 15*l. per annum, the other* 20*s. is allowed for chaff.*

I would recommend, that the three horſes match in colour and ſize, for more than one reaſon, and that they have nag tails. If one falls lame, you have then another to ſupply its place; and they may occaſionally be uſed as ſaddle-horſes, by the maſter, his lady, and his ſervant.

It will be very eaſy for almoſt any family, be it large or ſmall, to regulate their expences by theſe eſtimates, adding or deducting for a child, or ſervant, more or leſs, or for the difference of houſe-rent, or the variation in the price of proviſions.

It will be adviſable, notwithſtanding theſe eſtimates, for the miſtreſs of the houſe to keep a weekly book, and to have an eye upon her ſervants; as, if ſhe exceeds her expences in one week, ſhe may retrench them in another.

Many a ſhilling may be ſaved in theſe eſtimates, which will allow for indulgences not mentioned.

It may not be unneceſſary to repeat, that 15 or 20 per cent. may be ſaved by paying ready money, when it can be conveniently done, beſides preventing things being charged a family never had; however, by no means let a bill be run up with either baker, butcher, chandler, green-grocer, or milkman.

THE END.

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The following uſeful and New Books may be had of the Publiſher of this Volume, and all Bookſellers.

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